

WHAT IS CLAIMED IS:

1. A method for mediating an electronic payment by sending and receiving electronic data, comprising:

sending electronic data relating to a payment intention to a recipient system belonging to a recipient of funds when electronic data relating to a funds payment intention is received from a payer system belonging to a payer of funds, and

transferring funds from assets held by the payer to an identified account when electronic data relating to a deposit account is received from the recipient system each time there is a payment obligation within a payment due date or a payment period determined by the electronic data relating to the payment intention.

2. A method for mediating an electronic payment using a computer, comprising:

sending a payment intention to a recipient identified by a payer when a notification of the payment intention from the payer of funds is received, and

depositing funds as indicated by the payer into a deposit account when a deposit account identification is received from the receiver for each payment.

3. A method for mediating an electronic payment using a network or broadcast signals wherein:

when electronic data relating to a fund payment intention is received from a payer of funds, the electronic data relating to the payment intention is sent to a recipient indicated by the payer of funds, and

when a deposit account identification is received from the recipient within a payment due date or a payment period indicated by the payer, the payment intention is sent by way of a network or broadcast signals each time there is a payment obligation, the payment intention being sent to a payment intermediary depositing funds to the deposit account.

4. A method for mediating an electronic payment using a computer, comprising:

making a fund payment intention notification to a fund recipient or a payment intermediary, and

depositing funds directly to a deposit account or indirectly by way of the payment intermediary when, at each payment, a deposit account identification from the recipient is received directly or indirectly by way of the payment intermediary.

5. A method for mediating an electronic payment using a computer wherein:

at each payment, electronic data relating to a payment intention for validating legitimacy of a recipient when receiving funds is sent directly to the recipient of funds or indirectly by way of a payment intermediary, and

when, during a specified payment period or payment due date, a deposit account identification from the recipient is received directly or received by the payment intermediary or received by a financial institution, funds are deposited in the deposit account.

6. A method for mediating an electronic payment using a network or broadcast signals wherein:

when a funds payment intention is received by a funds payer, electronic data relating to the payment intention is received by way of a network or broadcast signals from a payment intermediary sending, who sends the payment intention to a funds recipient, and

when electronic data relating to a deposit account is sent to the payment intermediary or a financial institution by way of a network, funds are deposited in the deposit account even when the deposit account notified for a current payment is identical to a deposit account notified for a past payment.

7. A system for mediating an electronic payment using a computer, comprising:

a payment intention registration/notification processing module receiving electronic data relating to a funds payment intention from a payer system belonging to a funds payer,

a deposit account registration processing module sending electronic data relating to the payment intention to a recipient system belonging to a funds recipient and receiving electronic data relating to a deposit account identification from the recipient system, and

a periodic processing module determining electronic data relating to the deposit account identification received within a payment period or a payment due date indicated in the electronic data relating to the payment intention, and transferring funds from the assets held by the payer to the determined deposit account.

8. The system of claim 7 comprising a deposit account confirmation processing module receiving electronic data relating to the deposit account identification and sending to a financial institution system belonging to a financial institution electronic data used to check for the existence of a recipient deposit account determined from the electronic data relating to the deposit account identification.

9. The system of claim 8 wherein the periodic processing module receives electronic data from the financial institution system indicating existence of the deposit accounts and begins processing.

10. The system of claim 7 wherein the electronic data relating to the payment intention includes at least one of a payment amount, a payment date, a payment due date, a payment period, a payer ID identifying a payer, and a recipient ID identifying a recipient.

11. The system of claim 10 wherein the electronic data relating to the payment intention includes a payer signature, in which a payer secret key is used to encrypt a hash value of a bit string of at least one of a payment amount, a payment date, a payment due date, a payment period, a payer ID identifying a payer, and a recipient ID identifying a recipient.

12. The system of claim 11 wherein the deposit account registration processing module calculates a hash value of a bit string of at least one of a payment amount, a payment date, a payment due date, a payment period, a payer ID identifying a payer, and a recipient ID identifying a recipient, decrypts the payer signature using a public key, and checks to see whether the hash value and the decrypted payer signature match.

13. The system of claim 7 wherein the electronic data relating to the deposit account identification includes a hash value of electronic data relating to the payment intention.

14. The system of claim 13 wherein:

the payment intention registration/notification processing module registers electronic data relating to the payment intention in the payment intention database, and

the deposit account registration processing module compares a hash value of electronic data relating to the payment intention registered in the payment intention database with a hash value of the payment intention contained in the electronic data relating to the deposit account identification.

15. The system of claim 13 wherein the electronic data relating to the deposit account identification includes a recipient signature generated by using a public key to encrypt a hash value of the payment intention and a signature associated with the deposit account.

16. The system of claim 15 wherein the deposit account registration processing module uses a public key to decrypt the recipient signature and checks to see if the decrypted recipient signature matches a payment intention hash value and a signature value associated with the deposit account contained in electronic data relating to the deposit account identification.

17. The system of claim 7 wherein the periodic processing module requests a financial system managed or owned by a financial institution to deposit funds from assets held by the payer into the deposit account.

18. The system of claim 7 wherein the payment intention registration/notification processing module sends notification to the recipient system indicating arrival of the payment intention.

19. The system of claim 7 wherein the recipient system records electronic data relating to the payment intention to an IC card for authenticating the recipient, and deletes the electronic data relating to payment intention from the IC card either after the deposit account is sent or before the IC card is removed from the recipient system.

20. A system for mediating an electronic payment using a computer, comprising:

a payment intention registration/notification module receiving electronic data relating to a funds payment intention from a payer system belonging to a funds payer,

a deposit account registration processing module sending electronic data relating to the payment intention to a recipient system belonging to a funds recipient, receiving electronic data relating to deposit account identification from the recipient system, and registering the deposit account and information indicating that funds are unpaid in a payment status field in a database, and

a periodic processing module searching the database for a deposit account associated with the payment status indicating funds are unpaid and transferring funds from assets held by the payer to the deposit account.

21. The system of claim 20 wherein the periodic processing module changes the payment status to paid when funds have been transferred from the assets held by the payer to the deposit account.

22. The system of claim 20 wherein the periodic processing module changes the payment status to past due when funds no electronic data relating to the deposit account identification is received within the payment period or the payment due date.

23. A system for making an electronic payment using a computer, comprising:

a generation processing module generating electronic data relating to a payment intention containing a recipient ID for identifying a recipient and a payment amount and a payment period or a payment due date, and

a transmission processing module transmitting electronic data relating to the payment intention to a payment intermediary system, the payment intermediary system sending electronic data relating to the payment intention to a funds recipient when electronic data relating to the payment intention is received and depositing funds in the deposit account when a deposit account identification is received from the recipient within the payment period or the payment due date.

24. The system of claim 23 wherein the generation processing module begins processing according to a predetermined schedule or when an instruction to begin payment processing is received.

25. A computer-readable program for performing an electronic payment, comprising:
a payment intention creation process creating and sending electronic data relating to a funds payment intention,
a deposit account identification process creating electronic data relating to a recipient deposit account identification when electronic data relating to the payment intention is received, and
a periodic operation depositing funds to the deposit account when electronic data relating to the deposit account identification is received within a payment period or a payment due date contained in electronic data relating to the payment intention.

26. A network management system for mediating an electronic payment, comprising:
a payment intention arrival notification/transfer processing module receiving electronic data relating to a payment intention from an payment system by way of a network or broadcast signals, and sending electronic data relating to the payment intention by way of the network or the broadcast signals or a telephone network to a recipient terminal belonging to a recipient indicated by electronic data relating to the payment intention, the payment intention sending electronic data relating to the funds payment intention and depositing funds to a deposit account when data relating to a deposit account identification is received within a payment period or a payment due date indicated by electronic data relating to the payment intention, and

a deposit account identification processing module receiving electronic data relating to the deposit account identification from the mobile terminal by way of a network or a telephone network, and sending electronic data relating to the deposit account identification to the payment system by way of the network.

27. A system for depositing funds, comprising:

a storage device storing a public key for decrypting an electronic signature of a funds recipient, wherein:

the electronic signature is generated by using a secret key of the recipient to encrypt a payment intention issued by a funds payer each time a payment obligation is generated, the system further including:

a processing module receiving electronic data relating to deposit account identification, to which the electronic signature is attached,

a processing module determining if electronic data relating to the deposit account identification is received within a payment period or a payment due date indicated by electronic data relating to the payment intention,

a processing module decrypting the electronic signature using the public key, and

a processing module determining the legitimacy of a decrypted electronic signature based on electronic data relating to the payment intention.

28. A method for mediating an electronic payment using a computer wherein:

when electronic data relating to a funds payment intention is received from a funds payer, a financial institution system is queried regarding the existence of a recipient deposit account indicated by electronic data relating to the payment intention,

when electronic data relating to a payment intention containing identification of the deposit account is received each time a payment obligation is generated within a payment period or a payment due date indicated in electronic data relating to the payment intention, funds are transferred from assets held by the payer to the identified account.

29. A method for mediating an electronic payment using a computer wherein:

when electronic data relating to a funds payment intention is received from a funds payer, a financial institution system is queried to check for the existence of a recipient deposit account indicated in electronic data relating to the payment intention, and

when a response indicating the existence of the deposit account is received from the financial institution system, funds are transferred from assets held by the payer to the identified account.

30. A system for mediating an electronic payment using a computer, comprising:

a payment intention registration/notification processing module receiving electronic data relating to a funds payment intention from a payer system belonging to a funds payer,

a deposit account confirmation processing module receiving electronic data relating to the payment intention and sending electronic data to a financial institution system of a financial system to check that a recipient deposit account identified by electronic data relating to the payment intention exists,

a periodic processing module receiving electronic data indicating the existence of the deposit account from the financial institution system and transferring funds to the deposit account from assets held by the payer.

31. A method for mediating receipt of an electronic payment using a computer wherein:

a deposit account identification is received from a funds recipient,

data relating to the deposit account is stored in a database,

each time a payment obligation is generated, when the deposit account identification is received and a payment intention notification is received from a payer depositing funds in the deposit account or a payment intermediary, a deposit account for a recipient identified by the payment intention is retrieved from the database and the retrieved deposit account is notified to the payer or the payment intermediary.

32. A system for mediating receipt of an electronic payment using a computer, comprising:

a deposit account storage processing module storing data relating to a deposit account in a database, and

a deposit account identification processing module that, each time a payment obligation is generated, when the deposit account identification is received and a payment intention notification is received from a payer depositing funds in the deposit account or a payment intermediary, a deposit account for a recipient identified by the payment intention is retrieved from the database and the retrieved deposit account is notified to the payer or the payment intermediary.